

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Shannon Marie Gingrich

Case No.: 1-19-04480 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

---

Creditor Name:	Fay Servicing
Court Claim Number:	08
Last Four of Loan Number:	2421
Property Address if applicable:	1420 Laudermilch Dr

**PART 2: CURE AMOUNT**

---

**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$5,881.85
b.	Prepetition arrearages paid by the trustee:	\$5,881.85
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$3,919.95
f.	Postpetition arrearage paid by the trustee:	\$3,919.95
g.	Total b, d, and f:	\$9,801.80

**PART 3: POSTPETITION MORTGAGE PAYMENT**

---

Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

---

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 31, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Shannon Marie Gingrich

Case No.: 1-19-04480 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 31, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Kara K. Gendron, Esquire  
Mott & Gendron Law  
125 State St  
Harrisburg PA 17101

**Served by First Class Mail**

Fay Servicing, LLC  
Bankruptcy Dept  
PO Box 814609  
Dallas TX 75381-4609

Shannon Marie Gingrich  
1420 Laudermilch Rd  
Palmyra PA 17078

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 31, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

## Disbursements for Claim

**Case: 19-04480      SHANNON MARIE GINGRICH**

**RUSHMORE LOAN MANAGEMENT SERVICE**  
P.O. BOX 674402

HOUSTON, TX 77267-4402

Acct No: 1420 Laudermilch Rd - POST-

POST ARREARS - 1420 LAUDERMILCH ROAD 1ST AP

Sequence: 14

Modify:

Filed Date:

Hold Code:

Amt Sched:		\$0.00	Debt:	\$3,919.95	Interest Paid:	\$0.00
Amt Due:	\$0.00		Paid:	\$3,919.95	Accrued Int:	\$0.00
					Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
<b>5210</b>	<b>RUSHMORE LOAN MANAGEMENT SERVICE</b>							
521-0	RUSHMORE LOAN MANAGEMENT SE		05/16/2023	2025196	\$239.50	\$0.00	\$239.50	05/24/2023
521-0	RUSHMORE LOAN MANAGEMENT SE		04/18/2023	2024198	\$480.53	\$0.00	\$480.53	04/26/2023
521-0	RUSHMORE LOAN MANAGEMENT SE		03/15/2023	2023154	\$480.52	\$0.00	\$480.52	03/21/2023
521-0	RUSHMORE LOAN MANAGEMENT SE		02/15/2023	2022158	\$480.53	\$0.00	\$480.53	02/23/2023
521-0	RUSHMORE LOAN MANAGEMENT SE		01/18/2023	2021157	\$480.53	\$0.00	\$480.53	01/26/2023
521-0	RUSHMORE LOAN MGMT SERVICE		12/13/2022	2020165	\$480.53	\$0.00	\$480.53	01/06/2023
521-0	RUSHMORE LOAN MGMT SERVICE		11/16/2022	2019202	\$480.53	\$0.00	\$480.53	01/17/2023
521-0	RUSHMORE LOAN MGMT SERVICE		10/18/2022	2018184	\$306.92	\$0.00	\$306.92	10/24/2022
521-0	RUSHMORE LOAN MGMT SERVICE		05/17/2022	2013039	\$416.25	\$0.00	\$416.25	05/23/2022
521-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011594	\$74.11	\$0.00	\$74.11	04/28/2022
					<b>Sub-totals:</b>	<b>\$3,919.95</b>	<b>\$0.00</b>	<b>\$3,919.95</b>
					<b>Grand Total:</b>	<b>\$3,919.95</b>	<b>\$0.00</b>	

## Disbursements for Claim

**Case: 19-04480      SHANNON MARIE GINGRICH**

**RUSHMORE LOAN MANAGEMENT SERVICE**  
P.O. BOX 674402

HOUSTON, TX 77267-4402

Acct No: 1420 Laudermilch Rd - PRE-A

ARREARS - 1420 LAUDERMILCH ROAD

Sequence: 14

Modify:

Filed Date:

Hold Code:

Amt Sched:	\$198,459.00	Debt:	\$5,881.85	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$5,881.85	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>RUSHMORE LOAN MANAGEMENT SERVICE</b>							
520-0	RUSHMORE LOAN MANAGEMENT SE		05/16/2023	2025196	\$359.36	\$0.00	\$359.36	05/24/2023
520-0	RUSHMORE LOAN MANAGEMENT SE		04/18/2023	2024198	\$721.03	\$0.00	\$721.03	04/26/2023
520-0	RUSHMORE LOAN MANAGEMENT SE		03/15/2023	2023154	\$721.04	\$0.00	\$721.04	03/21/2023
520-0	RUSHMORE LOAN MANAGEMENT SE		02/15/2023	2022158	\$721.03	\$0.00	\$721.03	02/23/2023
520-0	RUSHMORE LOAN MANAGEMENT SE		01/18/2023	2021157	\$721.03	\$0.00	\$721.03	01/26/2023
520-0	RUSHMORE LOAN MGMT SERVICE		12/13/2022	2020164	\$721.03	\$0.00	\$721.03	01/12/2023
520-0	RUSHMORE LOAN MGMT SERVICE		11/16/2022	2019202	\$721.03	\$0.00	\$721.03	01/17/2023
520-0	RUSHMORE LOAN MGMT SERVICE		10/18/2022	2018184	\$460.53	\$0.00	\$460.53	10/24/2022
520-0	RUSHMORE LOAN MGMT SERVICE		05/17/2022	2013039	\$624.57	\$0.00	\$624.57	05/23/2022
520-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011594	\$111.20	\$0.00	\$111.20	04/28/2022
Sub-totals:					\$5,881.85	\$0.00	\$5,881.85	
Grand Total:					\$5,881.85	\$0.00		